1	DANIEL G. BOGDEN		
2	United States Attorney District of Nevada ROGER W. WENTHE Assistant United States Attorney Nevada Bar No. 8920		
3			
4			
5	333 Las Vegas Blvd. So., Suite 5000 Las Vegas, Nevada 89101		
6	Tele: (702) 388-6336 Fax: (702) 388-6787		
7	Email:roger.wenthe@usdoj.gov Attorneys for the United States.		
8	·	C DISTRICT COLIDT	
9	UNITED STATES DISTRICT COURT DISTRICT OF NEVADA		
10	UNITED STATES OF AMERICA,)	
11	Judgment Creditor,) Case No.: 2:04-cv-0859-PMP-PAL	
12	vs.))	
13	EUGENE CHEN, M.D.,		
14			
15	Judgment Debtor,) WRIT OF	
16	and) CONTINUING GARNISHMENT)	
17	ANTHEM BLUE CROSS BLUE SHIELD,		
18	Garnishee.)	
19	To the Garnishee: Anthem Blue Cross Blu	a Chiald	
20	c/o Linda Anthone	e Silieid	
21	700 Broadway CO 0105-0560		
22	Denver, Colorado 80273	3	
23	An Application For Writ of Continuing	g Garnishment against the following described	
24	earnings, money or property of the above-nam	ed Judgment Debtor has been filed with the United	
25	States District Court for the District of Nevada	ı.	
26			

Whereupon the Court, having considered the Application for Writ of Continuing Garnishment against the earnings of the Judgment Debtor, EUGENE CHEN M.D., now finds that the requirements of 28 U.S.C. § 3205 are satisfied and that an appropriate Writ of Garnishment shall, and hereby does, issue.

IT IS THEREFORE ORDERED THAT:

- 1. A judgment has been entered against the above named Judgment Debtor in the amount of \$1,267,586.60, plus interest at the rate of 0.49% from June 4, 2009, until paid in full. A credit of \$212,476.43, as of April 14, 2010, leaves a balance due of \$1,060,243.45.
- 2. The Garnishee shall withhold and retain any earnings, money or property on which the debtor has a substantial nonexempt interest and for which the Garnishee is or may become indebted to the Judgment Debtor pending further order of this Court.
- 3. In regard to earnings, the Garnishee shall withhold and retain the <u>lesser</u> of: (a) twenty-five percent (25%) of Judgment Debtor's disposable earnings; or (b) all amounts of Judgment Debtor's disposable earnings in excess of thirty times the federal minimum hourly wage. See 15 U.S.C. § 1673(a).
- 4. The Garnishee is required by law pursuant to 28 U.S.C. §3205(c)(2)(E) to complete under oath the accompanying Answer of Garnishee within ten (10) days of receipt of this Writ of Continuing Garnishment, and to send the original to: Clerk of the Court, U.S. District Court, 333 Las Vegas Bld. So., Room 1334, Las Vegas, Nevada 89101.
- 5. The Garnishee is also required to send a copy to the Judgment Debtor at: Law Office of Hutchison & Steffen, 10080 Alta Dr. #200, Las Vegas, Nevada 89145.

25

26

- 6. The Garnishee is also required to send a copy to the United States Attorney at:
 Roger W. Wenthe AUSA, U.S. Attorney's Office, 333 Las Vegas Boulevard, South, Suite 5000,
 Las Vegas, Nevada 89101.
- 7. Pursuant to 15 U.S.C. § 1674, Garnishee is prohibited from discharging the Judgment Debtor from employment by reason of the fact that his/her earnings have been subject to garnishment for any one indebtedness.
- 8. Pursuant to 28 U.S.C. § 3205(c)(3), the United States shall serve the Garnishee and the Judgment Debtor with copies of this Writ of Continuing Garnishment and shall certify to the Court that such service was made. The writ shall be accompanied by the instructions required by 28 U.S.C. § 3205(c)(3)(A) & (B).

LANCE S. WILSON	4/22/2010
Lance S. Wilson	DATE
(By) DEPUTY CLERK	y

1 2 3 4 5 6 7	DANIEL G. BOGDEN United States Attorney District of Nevada ROGER W. WENTHE Assistant United States Attorney Nevada Bar No. 8920 333 Las Vegas Blvd. So., Suite 5000 Las Vegas, Nevada 89101 Tele: (702) 388-6336 Fax: (702) 388-6787 Email: roger.wenthe@usdoj.gov Attorneys for the United States	
8		S DISTRICT COURT T OF NEVADA
10	UNITED STATES OF AMERICA,)
11	Judgment Creditor,) Case No.: 2:04-cr-0859-PMP-PAL
12	vs.)
13	EUGENE CHEN M.D.,)
14	Judgment Debtor,)
15	and	ORDER GRANTING WRIT
16	ANTHEM BLUE CROSS BLUE SHIELD,	OF CONTINUING GARNISHMENT)
17	Garnishee.))
18	IT IS SO ORDERED:	
19		uirements to a post-judgment garnishment writ
20	have been met. The Clerk is directed to issue	
21		
22	April 22, 2010 DATED:	Chy m. On
23		UNITED STATES DISTRICT COURT JUDGE
24		
25		
26		

1 2 3 4 5 6	DANIEL G. BOGDEN United States Attorney District of Nevada ROGER W. WENTHE Assistant United States Attorney Nevada Bar No. 8920 333 Las Vegas Blvd. So., Suite 5000 Las Vegas, Nevada 89101 Tele: (702) 388-6336 Fax: (702) 388-6787 Email: roger.wenthe@usdoj.gov Attorneys for the United States		
7	Thiomeys for the officed states		
8		S DISTRICT COURT F OF NEVADA	
9	DISTRIC	TOT NEVADA	
10	UNITED STATES OF AMERICA,		
11	Judgment Creditor,) Case No.: 2:04-cr-0859-PMP-PAL	
12	vs.))	
13	EUGENE CHEN M.D.,))	
14	Judgment Debtor,)) CLEDIVIG NOTICE OF	
15	and	CLERK'S NOTICE OF POST-JUDGMENT GARNISHMENT	
16	ANTHEM BLUE CROSS BLUE SHIELD,	AND INSTRUCTIONS TO JUDGMENT DEBTOR	
17	Garnishee.))	
18	You are hereby notified that the Judgment Debtor's property (wages) is being taken by		
19	United States of America which has a court judgment in the above-referenced case in the sum of		
20	\$1,267,586.60 for treble damages and a civil penalty. A balance of \$1,060,243.45 remains		
21	outstanding as of April 15, 2010.		
22	In addition, you are hereby notified that	at there are exemptions under the law which may	
23	protect some of the property from being taken		
24	EUGENE CHEN M.D., can show that the exer	•	
25	major exemptions which apply in most situation		
26	major exemptions which apply in most situate	and the state of Herada.	

If the sole collection remedy requested by the United States is a garnishment against your earnings, wages or income, it is not necessary to claim the full wage exemption allowed by law in order to receive the wage deduction. That exemption will be automatically applied.

If you are EUGENE CHEN M.D., you have a right to ask the court to return your property to you if you believe you do not owe the money to the Government as it claims, or if you believe the property the Government is taking qualifies under one of the exemptions on the attached list.

If you want a hearing to quash the order granting the remedy requested by the United States, you must notify the court within 20 days after receipt of the notice. Your request must be in writing. The Court shall hold a hearing on your request as soon as practicable, or if requested by you, within 5 days after receiving such request or as soon thereafter as possible pursuant to 28 U.S.C. §3202(d).

If you wish, you may use the attachment entitled Affidavit of Exemption and Request for Hearing. To request the hearing, fill out the information and checking the appropriate box, if applicable to you. You also need to indicate which exemption(s) from the attached list you are claiming and have your oath and signature notarized. You must either mail or deliver in person both forms (Request for Hearing and Notice to Defendant Debtor on How to Claim Exemptions) to:

> Clerk, United States District Court 333 Las Vegas Boulevard, South, Room 1334 Las Vegas, Nevada 89101.

So the Government will know you want a hearing, you must also send a full copy of your request to the United States Attorney at:

24

25

Roger W. Wenthe, AUSA United States Attorney's Office 333 Las Vegas Boulevard South Suite 5000 Las Vegas, Nevada 89101

26

The hearing will take place within 5 days after the Clerk receives your request, if you ask for it to take place that quickly, or as soon after that as possible.

At the hearing you may explain to the judge why you think you do not owe the money to the Government. If you do not request a hearing within 20 days of receiving this notice, your property may be delivered to the United States to be applied toward the debt you owe the Government.

If you live outside the Federal judicial district in which the court is located, you may request, not later than 20 days after you receive this notice, that this proceeding to take your property be transferred by the court to the Federal judicial district in which you reside. You must make your request in writing, and either mail it or deliver it in person to the clerk of the court at:

Clerk, United States District Court 333 Las Vegas Boulevard South, Room 1334 Las Vegas, Nevada 89101

So the Government will know you want the proceeding to be transferred, you must also send a copy of your request to the United States Attorney at:

Roger W. Wenthe, AUSA United States Attorney's Office 333 Las Vegas Boulevard South Suite 5000 Las Vegas, Nevada 89101

Be sure to keep a copy of this notice for your own records. If you have any questions about your rights or about this procedure, you should contact a lawyer, an office of public legal assistance, or the clerk of the court. The clerk is not permitted to give legal advice, but can refer you to other sources of information.

LANCE S. WILSON

CLERK

Lance S. Wilson

(By) DEPUTY CLERK

4/22/2010

DATE

NOTICE TO JUDGMENT DEBTOR ON HOW TO CLAIM EXEMPTIONS

This post-judgment enforcement has been issued on request of the United States of America.

The law provides that certain property and wages cannot be taken. Such property is said to be exempted. This Notice lists the exemptions under federal law and your state law. There is no exemption solely because you are having difficulty paying your debts.

If the United States of America as creditor is asking that your wages be withheld, seventy-five percent (75%) of your disposable earnings are <u>automatically</u> exempt. That is, only twenty-five percent (25%) of your disposable earnings may be taken, calculated by deducting the following deductions from your gross wages per pay period: Federal income taxes, Social Security (F.I.C.A.), state income taxes, state disability insurance, and payments to public employee retirement systems. The law limits garnishment to 25% of the debtor's disposable earnings or the amount by which disposable earnings for the week exceeds thirty times the federal minimum hourly wage, whichever is less. <u>See</u> 15 U.S.C. § 1673(A). You do not need to file a claim for exemptions to receive this exemption, but if you believe the wrong amount is being withheld, you may file a claim for exemption.

If you believe that the money or property about to be taken from you is exempt, you should (I) select **either** the federal Bankruptcy Code exemptions or the Nevada state law exemptions, (ii) fill out the claim for exemption form, (iii) sign and notarize, and (iv) deliver or mail the form to the clerk's office of this court and send a copy to the counsel for the United States. This must be done within 20 days after this notice of execution was received. You have a right to a hearing within five business days, or as soon as practicable, from the date you file your claim with the court.

If you request a hearing, you should come to court ready to explain why your property is exempted, and you should bring any documents which may help you prove your case. If you do not come to court at the designated time and prove that your property is exempt, you may lose some of your rights.

It may be helpful to you to seek the advice of an attorney in this matter.

MAJOR EXEMPTIONS UNDER FEDERAL LAW

this ca	ase:	I claim that the exemption(s) from garnishment which are checked below apply in
	1.	Social Security benefits and Supplemental Security income (42 U.S.C. § 407).
	2.	Veterans' benefits (38 U.S.C. § 3101).
	3.	Federal civil service retirement benefits (5 U.S.C. § 8346 and 22 U.S.C. § 4060(c)).
	4.	Annuities to survivors of federal judges (28 U.S.C. § 376(n)).
	5.	Longshoremen and Harborworkers Compensation Act (33 U.S.C. § 916).
	6.	Black lung benefits (30 U.S.C. §§ 931(b)(2)(F) and 932(a)).
	6a.	Seaman's, master's or fisherman's wages, except for child support or spousal support and maintenance (46 U.S.C.A. §§ 1108-1109(a-c)).

6b.Railroad retirement, pension, unemployment benefits (45 U.S.C. §§ 231(m), 352(e)).

Exemptions listed under 1 through 6 above may not be applicable in child support and alimony cases (42 U.S.C. § 659). 7. Bankruptcy Code (Title 11, United States Code) which generally provides exemptions for: (a) \$20,200 of equity in your residence. (b) \$3,225 of equity in a motor vehicle. (c) Jewelry worth up to \$1,350. (d) Personal property worth up to \$10,775. (However, no single item worth more than \$525 can be claimed as exempt.) (e) Property totaling up to \$1,075 in value, plus up to \$10,125 of any unused amount of the exemption provided in number 7(a) above. (f) \$2,025 of equity in professional books, implements or tools, of your trade or your dependant's trade. (g)___ Any unmatured life insurance contract you own, other than credit life insurance. (h)___ The aggregate value, up to \$10,775, of any accrued dividend or interest under, or loan value of, any unmatured life insurance contract you own, but only if you are the insured or you are a dependant of the insured. (i) Professionally prescribed health aids for you or your dependants. (j) Unemployment compensation benefits, local public assistance benefits, disability benefits, illness benefits; and alimony, support, and separate maintenance, to the extent these items are reasonably necessary for your support or the support of your dependants. (k) A payment under a stock bonus, pension, profit-sharing, annuity, or similar plan or contract on account of illness, disability, death, age, or length of service, to the extent reasonably necessary for your support or the support of your dependants, subject to the limitations set forth at Title 11 United States Code Section 522(d)(10)(E)(i)-(iii). (I) Your right to receive, or property that is traceable to, an award under a crime victim's reparation law; a payment on account of the wrongful death of an individual of whom you were a dependant, but only to the extent reasonably necessary for your support or the support of your dependants; a payment under a life insurance contract that insured an individual of whom you were a dependant on the date of the

insured's death, but only to the extent reasonably necessary

for your support or the support of your dependants:

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- a payment, not to exceed \$20,200, on account of personal bodily injury suffered by you or by an individual of whom you are a dependant; however, payment for pain and suffering or payment to compensate actual pecuniary loss are not exempt under this paragraph;
- a payment in compensation of loss of your future earnings or the future earnings of an individual of whom you are, or were, a dependant, but only to the extent reasonably necessary for your support or the support of your dependants.

MAJOR EXEMPTIONS UNDER NEVADA STATE LAW

NOTE:	The law of the state where you have been domiciled for at least 180 days governs your rights.
NOTE:	If you have selected the Bankruptcy Code exemptions (line 7 above), you may <u>not</u> also claim the Nevada state law exemptions listed below.
	Value Claimed
8.	Pensions and Retirement Benefits Benefits under the public employee retirement system. (Nev. Rev. Stat. §286.670).
9.	Public Assistance All exempt. Payments for public assistance granted through the Division of Welfare and Supportive Services of the Department of Health and Human Services or a local government entity. (Nev. Rev. Stat. §§422.291 and 615.270).
10.	Insurance Benefits Life insurance benefits, if the annual premium does not exceed \$15,000; otherwise, a prorated portion of the benefits. Health insurance proceeds and disability benefits which are supplemental to life insurance or annuity contract, group health and group life; monthly payments of \$350 or less from annuity contracts. (Nev. Rev. Stat. §§21.090(k), 687B.260, 270, 280 and 290).
11.	Workers' Compensation All exempt. (Nev. Rev. Stat. §616.550).
12.	Unemployment Compensation Exempt, as long as funds are not commingled, except for debts for necessaries furnished while the debtor was unemployed. (Nev. Rev. Stat. §612.710).
13.	Homestead or Residential Property \$550,000 in equity in either a dwelling or a mobile home subject to certain liens; land held in a spendthrift trust for the debtor. (Nev. Rev. Stat. §§21.909, 21.080, 115.010 and 115.040).

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14.	Rental/Lease Deposits – All money reasonably deposited with a landlord to secure an agreement to rent or lease a dwelling that is used by the judgment debtor as his/her primary residence. (Nev. Rev. Stat. §21.075(2)).
 15.	Motor Vehicles One motor vehicle, if the judgment debtor's equity does not exceed \$15,000. (Nev. Rev. Stat. §21.090(f)).
 16.	Wages For any work week, 75% of disposable earnings, or fifty times the Federal minimum hourly wage, whichever is greater. (Nev. Rev. Stat. §21.090(g)).
17.	Retirement PlansMoney, not to exceed \$500,000 in present value, held in: an individual retirement arrangement; a written simplified employee pension plan; a cash or deferred arrangement that is a qualified plan pursuant to the Internal Revenue Code; a trust forming part of a stock bonus, pension or profit-sharing plan that is a qualified plan pursuant to the Internal Revenue Code; and a trust forming part of a qualified tuition program, unless the money is deposited after the entry of a judgment against the purchaser or account owner or the money will not be used by any beneficiary to attend a college or university. (Nev. Rev. Stat. §§21.0090(1)(r)(1-5)).
18.	Child Support–All money and other benefits paid pursuant to a court order for the support, education and maintenance of a child, whether collected by the judgment debtor or the State. (Nev. Rev. Stat. §21.075(2)).
 19.	Spousal Support–All money and other benefits paid pursuant to a court order for the support and maintenance of a former spouse, including the amount of any arrearages in the payment of such support and maintenance to which the former spouse may be entitled. (Nev. Rev. Stat. §21.075(2)).
 20.	Handicapped mobility – A vehicle used by the judgment debtor or his/her dependent which is specially equipped or modified to provide mobility for a person with a permanent disability. (Nev. Rev. Stat. §21.075(2)).
 21.	Prosthetics – A prosthesis or any equipment prescribed by a physician or dentist for the judgment debtor or his/her dependent. (Nev. Rev. Stat. §21.075(2)).

Case 2:04-cv-00859-PMP-PAL Document 244 Filed 04/22/10 Page 12 of 18 Compensation – Payment, not to exceed \$16,150, received as compensation for personal bodily injury, not including compensation for pain and suffering or actual pecuniary loss, suffered by the judgment debtor or by an individual upon whom the judgment debtor is dependent; payment on account of the wrongful death of an individual upon whom the judgment debtor was a dependant, but only to the extent reasonably necessary for support of the judgment debtor and any dependent of the judgment debtor; payment in compensation of loss of the future earnings of the judgment debtor or of a person upon whom the judgment debtor is dependent at the time the payment is received, but only to the extent reasonably necessary for the support of the judgment debtor and any dependant of the judgment debtor; payment received as restitution for a criminal act. (Nev. Rev. Stat. §21.075(2)). Personal Property-- All family pictures and keepsakes; private 23. libraries, works of art, musical instruments and jewelry, not to exceed \$5,000; household goods, furnishings, electronics, wearing apparel, other personal effects and yard equipment, not to exceed \$12,000. A collection or cabinet of metal-bearing ores, geological specimens, art curiosities or paleontological remains, if the debtor catalogues them and the catalog is kept near the collection for the free inspection of all visitors, shall be entitled to hold the same exemption from execution as above. Personal property not otherwise exempt from execution not to exceed \$1,000 in value. Coin (or any numismatic) collections are not exempt. (Nev. Rev. Stat. §§21.075, 21.080, 21.090, and 21.100). 24. Trade Implements -- not to exceed \$4,500 in farm equipment and farm stock, supplies, tools, and seed; the professional libraries, equipment, supplies, and the tools, inventory, instruments and materials used to carry on the judgment debtor's trade or business not to exceed \$10,000 in value; not to exceed \$4,500 in mining equipment, including the cabin and the mining claim. (Nev. Rev. Stat. §§21.090(c),(d) and (e)). 25. Partnership Property -- A partner's interest in specific partnership property. (Nev. Rev. Stat. §87.250(2)(c)). 26. Cemeteries and Burial Funds -- A cemetery association's land, as long as the land is used as a cemetery; trust funds consisting of prepayments for cemetery and burial services. (Nev. Rev. Stat. §§83.110 and 689.700). 27. Fraternal Benefit Society Benefits -- Exempt. (Nev. Rev. Stat.

§695A.220).

Case 2:04-cv-00859-PMP-PAL Document 244 Filed 04/22/10 Page 13 of 18 VERIFICATION AND REQUEST FOR HEARING

The statements made in this claim of entitlement to exemptions and request for hearing as to exemption entitlement and fair market value of the property designated are made and declared under penalty of perjury that they are true and correct. I hereby request a court hearing to decide the validity of my claims. Notice of the hearing should be given to me by mail at:

(Address	_) or telephonically at () Phone no.
Name	 Date
State of Nevada County of Signed and sworn to before me on this day of _	, 20
NOTARY PUBLIC	

Within 20 days after this notice was mailed, you must either mail or deliver this notarized form in person to:

Clerk, United States District Court 333 Las Vegas Blvd. South, Room 1334 Las Vegas, Nevada 89101.

You must also send a copy of your request to the United States Attorney at:

Roger W. Wenthe, AUSA United States Attorney's Office 333 Las Vegas Blvd., South Suite 5000 Las Vegas, Nevada 89101

IF YOU DO NOT FILE THIS AFFIDAVIT WITHIN THE TIME SPECIFIED, YOUR PROPERTY MAY BE SOLD AND THE MONEY GIVEN TO THE JUDGMENT CREDITOR, EVEN IF THE PROPERTY OR MONEY IS EXEMPT.

UNITED STATES DISTRICT COURT DISTRICT OF NEVADA

Judgment Creditor) Case No	
) AFFIDAVIT OF EXEMPTIONS AND REQUEST FOR HEADING	
) AND REQUEST FOR HEARING)	
Judgment Debtor)	
Describe the property executed upon (include account numbers, location, etc.):	
Complete this paragraph if you claim the property executed upon is exempt:		
() (a) The property which has been e (Check the applicable box or b	xecuted upon is exempt from execution because it is: boxes):	
☐ Books and tools of a trade,☐ Unemployment benefits☐ Undelivered mail	books and personal effects up to the amount allowed by law business or profession up to the amount allowed by law	
 □ Fuel, provisions, furniture, □ Books and tools of a trade, □ Unemployment benefits □ Undelivered mail □ Certain Pensions □ Workers' Compensation 	and personal effects up to the amount allowed by law business or profession up to the amount allowed by law	
 ☐ Fuel, provisions, furniture, a ☐ Books and tools of a trade, a ☐ Unemployment benefits ☐ Undelivered mail ☐ Certain Pensions 	and personal effects up to the amount allowed by law business or profession up to the amount allowed by law inor children	

/// ///

3.	Comp		rit of Continuing Garnishment was improperly issued:		
	()	I believe that the Writ of Continuing Garnishment was issued improperly. (Explain)			
	()	I claim ownership of all or part of the whom a judgment has been entered.	property taken and I am not one of the persons against		
	()	I do not own the property taken.			
heari	lement a	re made and declared under penalty of percide the validity of my claims. Notice of	ent to exemptions and request for hearing as to exemption rjury that they are true and correct. I hereby request a court f the hearing should be given to me by mail at the address		
Date	d this	day of, 20			
2•			Signature of Debtor		
			Printed Name		
			Mailing Address		
			DI 1		
			Phone Number		
		ED and SWORN to before me y of			
NOT	'ARY PI	UBLIC in and for the			
Cour	nty of	,			
State	of	·			

1	DANIEL G. BOGDEN	
2	United States Attorney District of Nevada	
3	ROGER W. WENTHE	
4	Assistant United States Attorney Nevada Bar No. 8920	
5	333 Las Vegas Blvd. So., Suite 5000 Las Vegas, Nevada 89101	
	Tele: (702) 388-6336	
6	Fax: (702) 388-6787 E-mail: roger.wenthe@usdoj.gov	
7	Attorneys for the United States	
8		
9		S DISTRICT COURT Γ OF NEVADA
10		
11	UNITED STATES OF AMERICA,))
12	Judgment Creditor,	Case No.: 2:04-CV-0859-PMP-PAL
13	VS.)
14	EUGENE CHEN, M.D.,))
15	Judgment Debtor,))
16	and)) INSTRUCTIONS TO THE GARNISHEE
17	ANTHEM BLUE CROSS BLUE) ()
18	SHIELD,))
19	Garnishee.)
20	TO: Anthem Blue Cross Blue Shield	
21	c/o Linda Anthone 700 Broadway	
	CO 0105-0560 Denver, Colorado 80273	
22	Deliver, Colorado 80273	
23	Pursuant to the Federal Debt Collection	n Procedures Act of 1990, 28 U.S.C.§ 3205(c)(3),
24		ions upon the Garnishee with a copy of the Writ of
25	Continuing Garnishment.	
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1. Enclosed is a Writ of Continuing Garnishment requesting that you determine whether or not you have in your possession, custody or control any of the property of the Judgment Debtor listed therein, or any other property of the Judgment Debtor.

- 2. You are required by law to serve a written answer to this writ within 10 days of service of this writ. You are further required to withhold and retain any property, including earnings, in which the Judgment Debtor has a substantial non-exempt interest.
- 3. In regard to earnings, the law limits garnishment to 25% of the Judgment Debtor's disposable earnings or the amount by which disposable earnings for the week exceeds thirty times the federal minimum hourly wage, whichever is less. See 15 U.S.C. § 1673(A).

To calculate disposable earnings, subtract the following from wages, commissions, and income:

- i. Federal Income Tax
- ii. Federal Social Security Tax (F.I.C.A.)
- State income tax iii.
- State disability insurance iv.
- Public employee retirement withholding V.
- 4. You are required by law to withhold and retain 25% of the Judgment Debtor's disposable income pending the issuance of a final order in this matter. DO NOT SEND THIS MONEY TO THE UNITED STATES ATTORNEY'S OFFICE AT THIS TIME; THE FEDERAL DEBT COLLECTION PROCEDURES ACT REQUIRES THAT THE GARNISHEE WITHHOLD SUCH MONEY PENDING THE ISSUANCE OF THE FINAL ORDER. WHEN A FINAL ORDER IS ISSUED IN THIS MATTER, YOU WILL BE SENT A COPY OF THAT ORDER WITH INSTRUCTIONS AS TO WHERE TO SEND THE GARNISHMENT PAYMENTS.
- 5. IF YOU FAIL TO ANSWER THIS WRIT OR FAIL TO WITHHOLD PROPERTY IN ACCORDANCE WITH THE WRIT, THE COURT MAY MAKE YOU LIABLE FOR THAT AMOUNT OF THE JUDGMENT DEBTOR'S NONEXEMPT

PROPERTY WHICH YOU FAILED TO WITHHOLD. ADDITIONALLY, YOU MAY BE HELD LIABLE FOR A REASONABLE ATTORNEY'S FEE TO THE UNITED STATES OF AMERICA IF THE UNITED STATES FILES A PETITION TO THE COURT REQUESTING AN EXPLANATION FOR YOUR FAILURE TO COMPLY WITH THIS WRIT.

- 6. A form answer has been included with these instructions for your use, should you desire to use it. You are not required to use the form answer. If you use the form answer, please fill out the information completely and send the original to the Clerk of the Court as directed in the Writ of Continuing Garnishment. Copies of your answer must also be mailed to the United States Attorney's Office and the Judgment Debtor.
- 7. If you have additional questions concerning this procedure, please contact
 Assistant United States Attorney Roger W. Wenthe at (702)388-6336, or by mail at: United
 States Attorney's Office, 333 Las Vegas Boulevard South, Suite 5000, Las Vegas, Nevada
 89101. The United States Attorney's Office cannot provide you with legal advice on this matter;
 for legal advice, you should contact an attorney. If you are unsure of how to proceed, you may
 want to consult an attorney.

DATED this 15th day of April, 2010.

Respectfully submitted,

DANIEL G. BOGDEN United States Attorney

__/s/Roger W. Wenthe
ROGER W. WENTHE
Assistant United States Attorney